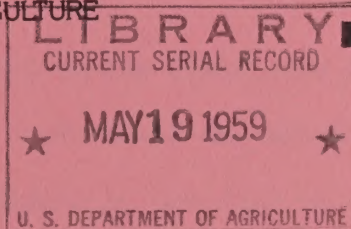


NODAK CROP INSURANCE

FARGO, NORTH DAKOTA

UNITED STATES DEPARTMENT OF AGRICULTURE



NEWS

1958 Edition No. 13

December 10, 1958

SALES Guess there is no need to talk about weather, we all know it's cold. But living in North Dakota we can expect that at this time of the year.

According to the sales reports we have received not very many contacts are being made. I wonder why contacts cannot be made in our towns and cities while roads and weather aren't the best? Many retired farmers live in town and a considerable number have moved in so that their children can go to school. I am sure that these people aren't all insured. How about it? Let's make use of all our time on sales and not waste it.

The following item is taken from The Mutual Insurance Bulletin and was sent out by the Washington office as part of the Weekly Report to the Field:

NO BANK BALANCE

If you had a bank that credited your account each morning with \$86,400.00: a bank that carried over no balance from day to day, and allowed you to keep no cash in your account, and every evening cancelled whatever part of the amount you had failed to use, what would you do?

1954 Edition No. 13

January 10, 1954

SALVO There is no - it is said about weather, we all know it's

cool. Not living in North Dakota we can expect a lot of rain

on the year.

According to the radio reports - the weather is not good and

being made. I would not expect to see it any more and it is

with the weather reports and the radio reports. I am not

from this weather report. I am not from this weather report. I am not

school. I am sure that these people are not in school. I am sure

make me of all my time on radio and not waste it.

The following is from the national insurance bulletin and was sent

out by the insurance office as part of the report on the field:

IN THE FIELD

If you had a checkbook with you around with you with \$8,100.00:

a bank that would have been closed for a day, and returned you to work

no cash in your wallet, and a checkbook with you on the

amount of \$8,100.00, that would be a

Why, of course, you'd draw out every cent! Well, you do have such a bank. It is called Time. Every morning it credits you with 86,400 seconds. Every night it rules off, as lost, whatever of this you failed to invest to good purpose. It carries over no balance. It allows no over-drafts. If you fail to use the day's deposit, the loss is your bank balance!

The Manager in his weekly report to the field goes on to say:

"It seems to me that too many supervisors and agents are turning up week after week with little or no bank balance in the form of new business. This can only mean that they aren't using any of the day's deposit of time to make progress in this direction. My concern is that by failing to use any of the day's deposit to increase 1959 business, you are not only getting in position where you can't show a good job for 1959 but at the same time you are making it impossible for our total results to be what they should because you are failing to use your daily time deposit to advantage."

It's hard to admit but I am afraid that all of us could use our daily time deposit more effectively than we do.

I feel though that some of you are going ahead and will show an increase in business when it's all over. More power to you but the rest of us have to get moving, too. We want to give you all the help you need. Before we can though, we need to know what your problems are. Why not let us know your own individual problems and we'll see if we can't help you overcome some of them. Expect to hear from many of you before Christmas, so we can give you some help in the next issue. I have attended several small group agent's meetings lately. I believe these are very helpful to all who attend. Why not ask your District Supervisor to arrange such a meeting every other week or so during the balance of the sales period. Exchanging ideas and opinions can be of great benefit to agents. They can be held evenings and Saturday if need be.

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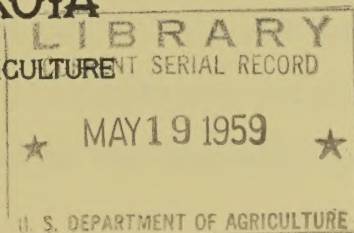
NODAK CROP INSURANCE

FARGO, NORTH DAKOTA

UNITED STATES DEPARTMENT OF AGRICULTURE

NEWS

1958 Edition No. 14



December 30, 1958

SALES - Another year is behind us. I hope each and every one of you had a wonderful Holiday. The only thing, Christmas was hard on my diet. How did you do? I most sincerely hope that the New Year of 1959 will be much better and more prosperous than any you ever had before.

Getting down to Crop Insurance, I wonder if a review or an inventory of our past year's operations isn't in order at this time. Perhaps if we will take a serious look at our past we may be able to improve our efforts in the future. What I'm about to say isn't said sarcastically or aimed at any one in particular. I realize the multitude of problems each of you have in your part of our operations. Wish I were able to help you overcome them. But, if all of us work at it together, I am sure we can overcome many of the obstacles we now have. So let's start with our inventory as all good business men do at the year's end. You know what happens to those that do not do this. They usually go out of business. We do not have shelves full of goods or stock to count so, as I see it, we need to take stock of ourselves and our way of doing things. The big problem before us now, and it seems to increase all the time is, why are we losing business? Everybody recognizes that farmers have to gamble with the weather and all other things that can happen to any crop they try to grow. By the same token, he should be able to insure these risks, many of which he can do little to prevent.

In the past it has been proven in our State that years do come when many losses occur so we have to rule out the idea that FCIC doesn't fill the bill. If it does, then I wonder if a lot of our trouble isn't our own fault. Some of you, I know, are doing all you can and never give up trying to find new ways and methods to hold your business and you are doing a good job of it, too. I congratulate you for your originality and the efforts you put forth. But in the over-all, North Dakota has slipped badly.

Now let me try to analyze our system as I see it and which I believe plays a big part in our loss of business year after year: At acreage report time we always have the late comers, those who are slow to file their acreage reports. After 5 or 6 years we know pretty well how many we can expect. So we tell ourselves the last ten days or so in June we will start to pick them up. If it ever does during the year, we get rain. Roads are muddy - can't travel as many miles as we wanted to. Also, it's fishing season and even though he forgot his acreage report he didn't forget the fishing date and of course we don't find him at home. You know the result. Many late filed acreage reports, a lot of extra work and farmers are sore because somebody determined their acreage and they never even signed the acreage report.

After premiums become due we wait until after harvest to get them in. Then because of CCC loans we wait some more before trying to collect them. Along about the last week in November we make up our mind we will contact everyone who owes a premium. Then often, as it did in 1958, weather again throws us for a loop. Snow blocks roads and weather gets mighty cold. Again we don't find all of them at home. They are busy with hauling feed or helping a neighbor do so. Or above all they are in town, busy with Christmas shopping.

Need I mention the result. Ten percent added and an insured saying to himself, "What the heck, if that's the way they operate I won't pay at all until they force me to", and he is cancelled out by the Corporation March 31. You lost a customer and you lost your commission. It doesn't take many of such cases to cut your income way down. Then you need to make sales to recover what you lost that way.

Then, when it comes to sales we are unable to get started or take advantage of our opportunities. Generally we can't start until cancellation time is over at the earliest. Some contend it can't be done until March when farmers are about ready to go in the field. So again we wait until the last minute to start. Then it happens again as it did last fall. Weather sets in that makes it miserable to live in - let alone to make contacts in the field. When weather gives us a chance to sell, such as high winds in the spring, drought during the summer and severe hail storms which we had plenty of the past few years, we fail to take advantage of the help weather can give us in selling. Can you see by now what I'm getting at? Am sure very few of you have. The one thing we try to impress farmers with in selling Crop Insurance is THE UNCERTAINTY OF WEATHER during the growing season and that's why he should protect his investment with FCI. That's the fundamental basis for sales isn't it? Nobody disagrees with that do they? O.K. Then why do we never consider weather in our year's work. It looks silly doesn't it? If the farmer can't depend on it, how can we? Wouldn't it be much better and make much more sense if in any of our tasks we threw in an extra couple of weeks to get done, except sales, where we should use several more months to do it as it ought to be done. Think it over fellows. Isn't the loss in business we are suffering to a large extent our own fault? We are selling protection against weather so why not protect our income by considering weather too and start earlier to get our work done all year through.

Isn't all I have said true? If not I am ready to change my mind, so if you think I am wrong, write and tell me where and how I am and I'll retract that part of what I've said.

Men! we simply must increase business for 1959. Many other states are doing it so let's get over the defeatest attitude we have because we have made up our mind it can't be done and say it can be done, then do it. Or isn't an increase in your income very important? If not, you still are not giving the farmer the service you agreed to do when you signed the agent's agreement. It's our duty to always be trying to help every farmer who suffers a crop loss, which occurs to some farmer every year and to many in some years. Why not try to figure out what you are doing wrong and then do the opposite before March 31; otherwise it will be too late. Any suggestions, answers or help we can give you is yours for the asking. Fellows, I'm betting on the agency system and that you can do as well as agents anywhere else can.

By taking an honest inventory of our efforts in the past and acting accordingly we can again bring North Dakota to the top.

By the way we aren't the only ones that have problems. A fire loss adjuster went out to settle a barn which had burned down. After looking it over he decided to replace the barn as all contracts provide for. The farmer wanted the cash, but the adjuster stood firm. Finally the farmer said, "if that's the way you guys operate, when you get back to town you can cancel my wife's life insurance policy too".

